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PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of

Harlan Arthur HURWITZ et al.

Group Art Unit: 3627

Application No.: 10/524,110

Examiner: L. CHAMPAGNE

Filed: December 5, 2005

Docket No.: 115572.01

For: PAYMENT MEDIA MANAGEMENT

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Pursuant to 37 CFR §1.56, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO-1449. Unless otherwise indicated herein, one copy of each reference is attached. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

- ☒ 1. This Information Disclosure Statement is being filed more than three months after the U.S. filing date and after the mailing date of a Final Rejection, Notice of Allowance, or other action that closes prosecution (e.g., Quayle Action), but before payment of the Issue Fee. Attached is our Check No. 227688 in the amount of \$180.00 in payment of the fee under 37 CFR §1.17(p). Please credit or debit Deposit Account No. 15-0461 as needed to ensure consideration of the disclosed information.
- ☒ a. I hereby certify that no item of information in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 CFR §1.56(c) more than three months prior to the filing of this Information Disclosure Statement. 37 CFR §1.97(e)(2).
- ☒ 2. An English language Abstract of one or more non-English language reference is attached. See Reference 1.

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- ☒ 3. One or more reference cited herein was cited in an Office Action in U.S. Application No. 10/524,113. See Reference 1. A copy of the Office Action is submitted for the Examiner's consideration as Reference 2. The additional references cited therein have already been made of record in this application.

Respectfully submitted,



James A. Oliff
Registration No. 27,075

Steven D. Jinks
Registration No. 62,760

JAO:SDJ/crh

Date: March 24, 2010

OLIFF & BERRIDGE, PLC
P.O. Box 320850
Alexandria, Virginia 22320-4850
Telephone: (703) 836-6400

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